

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHELLE J MILLER

Debtor(s)

Case No. 16-20710

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/25/2016.
- 2) The plan was confirmed on 08/15/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/20/2018.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,500.00.
- 10) Amount of unsecured claims discharged without payment: \$239,580.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$48,871.59
Less amount refunded to debtor	\$1,327.61

NET RECEIPTS: \$47,543.98

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,161.80
Other	\$21.76

TOTAL EXPENSES OF ADMINISTRATION: \$6,183.56

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	1,500.00	1,032.63	1,032.63	1,032.63	0.00
CAPITAL ONE	Unsecured	521.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	521.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	366.86	NA	NA	0.00	0.00
COMCAST	Unsecured	540.83	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	470.52	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	470.52	485.33	485.33	485.33	0.00
CREDIT ONE BANK	Unsecured	75.00	NA	NA	0.00	0.00
EVANSTON DENTAL SPA	Unsecured	400.00	NA	NA	0.00	0.00
EVANSTON TOWNSHIP HIGH SCHOOL	Unsecured	800.00	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	25,486.00	NA	NA	0.00	0.00
GM FINANCIAL	Secured	25,486.00	25,183.25	25,183.25	25,183.25	3,103.67
IL DEPT OF REVENUE	Priority	0.00	0.00	0.00	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	0.00	0.00	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	168.00	168.00	168.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	500.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	5,000.00	1,687.82	1,687.82	1,687.82	0.00
INTERNAL REVENUE SERVICE	Priority	5,000.00	6,348.12	6,348.12	6,348.12	0.00
JOHN MARSHALL	Unsecured	3,700.00	NA	NA	0.00	0.00
KIDS HEALTH PARTNERS	Unsecured	200.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	267.00	267.90	267.90	267.90	0.00
NORTHWESTERN MEDICINE	Unsecured	140.23	NA	NA	0.00	0.00
NORTHWESTERN MEMORIAL PHYSN	Unsecured	0.00	NA	NA	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	3,244.00	NA	NA	0.00	0.00
OPPORTUNITY LOANS	Unsecured	3,216.71	3,083.70	3,083.70	3,083.70	0.00
Receivable Solution Sp	Unsecured	80.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	500.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	18,955.00	20,327.14	20,327.14	0.00	0.00
US DEPT OF EDUCATION	Unsecured	172,330.00	178,292.46	178,292.46	0.00	0.00
VILLAGE OF SKOKIE	Unsecured	3,415.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$25,183.25	\$25,183.25	\$3,103.67
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$25,183.25	\$25,183.25	\$3,103.67
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,348.12	\$6,348.12	\$0.00
TOTAL PRIORITY:	\$6,348.12	\$6,348.12	\$0.00
GENERAL UNSECURED PAYMENTS:	\$205,344.98	\$6,725.38	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,183.56</u>	
Disbursements to Creditors	<u>\$41,360.42</u>	
TOTAL DISBURSEMENTS :		<u>\$47,543.98</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/11/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.